

Frequently Asked Questions **Life and Serenity 65**



Frequently Asked Questions on Life and Serenity 65

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1. What is the impact of the Serenity 65 benefit on government benefits in the event of long-term care?

This answer applies to the Province of Quebec. The programs differ according to the province.

MONTHLY COSTS FOR ROOMS (since January 1, 2010)
Room with 1 bed: \$1,637.40
Room with 2 beds: \$1,368.60
Room with 3 beds or more: \$1, 017.30
BASIC MONTHLY DEDUCTIONS (from January 1, 2010)
Non-accommodated spouse: \$1,054.57
Dependent child aged 18 or over: \$529.43
Child aged 17 or under: \$422.26
Allowance for personal expenses: \$189

Accommodated individuals may receive an allowance of up to 100% of the monthly cost of a room. However, the cash, investments and income of the individual and their spouse, if applicable, are taken into account. The individual therefore has to pay part of the monthly cost of the room.

2. Details on questions

In addition to the usual selection for life insurance, a simplified 6-question questionnaire (Q9) must be completed to qualify for Life and Serenity 65 coverage. To be eligible, the insured must answer NO to all questions. **Additional information on questions 4 and 6 is also presented below.**

Question 4

During the last five years, have you undergone examinations for cognitive problems or have you experienced symptoms that caused you to consult for such problems, including but not limited to, memory loss and spatial orientation? **Specification Cognitive impairment** means a mental deterioration and loss of intellectual ability, evidenced by deterioration in memory, orientation and reasoning, which are measurable and result from demonstrable organic cause as diagnosed by a specialist. The degree of cognitive impairment must be sufficiently severe as to require a minimum of eight hours of daily supervision. Determination of a cognitive impairment will be made on the basis of clinical data and valid standardized measures of such impairments. **Exclusion:** No benefit will be payable for this condition for any mental or nervous disorder without a demonstrable organic cause. Consequently, cognitive impairment of a psychological nature is not covered.

Question 6

Have you ever experienced symptoms that caused you to consult a medical professional or for which you have not yet consulted such as: total or partial loss of vision (temporary or permanent), diplopia (double vision), numbness, neuromuscular weakness, trembling, loss of balance other than that resulting from a medically benign ear problem, temporary paralysis, or urinary and/or fecal incontinence? **Specification:** - **Wearing contacts or glasses** aims to correct a decline in vision and not a loss of vision; - **Glaucoma or cataracts** are not considered as a total or partial loss of vision (temporary or permanent); - **Labyrinthitis**, which causes a loss of balance, is medically confirmed as resulting from a benign ear problem; - A **concussion** or a **loss of consciousness** are not considered as a loss of balance and are not specifically targeted by question 6; - **Crohn's disease and ulcerative colitis** are not considered as a fecal incontinence problem unless the client wears a permanent collector pouch; - A **disc herniation** is not considered under this question unless a **neuromuscular weakness** is demonstrable as resulting from a herniated disc.

Additional information to help you define certain terms in question 6: - Numbness:

Although numbness can be a harmless symptom, stinging or tingling in one or more members lasting for several days could be the sign of a critical illness and must be verified.

- **Trembling:** Any person suffering from trembling is not eligible for this coverage and must answer YES to question 6.

3. Is it possible to convert a term into Life and Serenity 65 by completing a Q9 questionnaire?

No.

4. Is it possible to add the guaranteed insurability (GI) on Life and Serenity 65 coverage?

Life and Serenity 65 is coverage offered as part of traditional insurance. Consequently, the supplemental benefits available via traditional insurance can be added.

However, in the case of the GI, it will apply under life insurance only and may not be used to obtain Life and Serenity 65 coverage.